From: "Bob Lewis" <bobslewis@hotmail.com> on 04/06/2004 08:40:27 PM

Subject: Regulation BB - Community Reinvestment Act

As one concerned about appropriate oversight of our banking industry, I ask you to reconsider acting on the proposed changes to the Community Reinvestment Act regulations. I am a strong believer in citizen participation and citizen oversight regarding local banking in order to ensure fair and equitable service to all our citizens. These banks have a public obligation to uphold and it is essential that we be permitted to scrutinize banking behavior on behalf of our communities. Please do not do anything to reverse these critical relationships between local banks and their communities and local economies.

Respectfully,

Bob Lewis

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